

Form 192 – aplccmpnrpt

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 22-10367-VFP
Chapter: 7
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yvette Holmes
aka Yvette Galarza
290– 290a Bergen Street
Newark, NJ 07103

Social Security No.:

xxx-xx-5446

Employer's Tax I.D. No.:

**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,
OF HEARING ON APPLICATIONS FOR COMPENSATION
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Vincent F. Papalia on:

DATE: September 19, 2023
TIME: 02:00 PM
LOCATION: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,
Newark, NJ 07102

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

| | |
|----------------------|--------------|
| TOTAL RECEIPTS: | \$421,000.00 |
| TOTAL DISBURSEMENTS: | \$336,873.52 |
| BALANCE ON HAND: | \$84,126.48 |

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

APPLICANT(S)
David Wolff, Trustee

COMMISSION OR FEES
Fee: \$14,999.10

EXPENSES
\$27.31

The trustee's application to abandon the following property will be heard and acted upon:

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: August 28, 2023

JAN: wdh

Jeanne Naughton
Clerk

In re:
Yvette Holmes
Debtor

Case No. 22-10367-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 28, 2023

User: admin
Form ID: 192

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Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2023:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | Yvette Holmes, 290- 290a Bergen Street, Newark, NJ 07103 |
| aty | #+ Law Offices of David Wolff LLC, 396 Route 34, Matawan, NJ 07747-7115 |
| aty | + Law Offices of David Wolff LLC., 750 Route 34, Suite 11, Matawan, NJ 07747-4600 |
| acc | ++ BEDERSON LLP, 347 MT PLEASANT AVENUE SUITE 200, WEST ORANGE NJ 07052-2749 address filed with court:, Bederson LLP, 100 Passaic Avenue, Suite 310, Fairfield, NJ 07004 |
| cr | + Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514 |
| r | + Weichert Realty, 791 Passaic Avenue, Clifton, NJ 07012-2803 |
| 519486309 | + Hill Wallack LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226 |
| 519486311 | Luis Rodriguez, 651 Pleasant Valley Way, Rahway, NJ 07065 |
| 519486315 | + State of New Jersey, Department of Taxation, P.O. Box 448, Trenton, NJ 08646-0448 |
| 519528087 | State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0245 |
| 519538148 | Wilmington Savings Fund Society, FSB et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609 |

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Aug 28 2023 20:35:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Aug 28 2023 20:35:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | ^ MEBN | Aug 28 2023 20:29:27 | Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514 |
| 519497268 | + Email/Text: enotifications@santanderconsumerusa.com | Aug 28 2023 20:36:00 | CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275 |
| 519486301 | + Email/Text: bankruptcy.notifications@fisglobal.com | Aug 28 2023 20:36:00 | Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703 |
| 519486302 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 28 2023 20:37:11 | Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 519486312 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 28 2023 20:37:32 | Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040 |
| 519489564 | Email/Text: mrdiscen@discover.com | Aug 28 2023 20:35:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 519486303 | + Email/Text: mrdiscen@discover.com | Aug 28 2023 20:35:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 519486306 | Email/Text: bankruptcycourts@equifax.com | Aug 28 2023 20:35:00 | Equifax, POB 740241, Atlanta, GA 30374 |

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| | | | |
|-----------|---|----------------------|---|
| 519486304 | + Email/Text: EBN@edfinancial.com | Aug 28 2023 20:35:00 | EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008 |
| 519515371 | + Email/Text: EBN@edfinancial.com | Aug 28 2023 20:35:00 | Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359 |
| 519486305 | ^ MEBN | Aug 28 2023 20:29:45 | Equiant/Thousand Trails, Attn: Bankruptcy, 500 N Juniper Dr, Ste 100, Chandler, AZ 85226-2525 |
| 519486307 | ^ MEBN | Aug 28 2023 20:29:01 | Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037 |
| 519486308 | Email/Text: collecadminbankruptcy@fnni.com | Aug 28 2023 20:35:00 | First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103 |
| 519493647 | Email/Text: collecadminbankruptcy@fnni.com | Aug 28 2023 20:35:00 | First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197 |
| 519486310 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Aug 28 2023 20:35:00 | Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 519536172 | Email/PDF: resurgentbknotifications@resurgent.com | Aug 28 2023 20:37:07 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 519512739 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Aug 28 2023 20:35:00 | MEB LOAN TRUST IV, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720 |
| 519803768 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 28 2023 20:37:10 | Portfolio Recovery Associates, LLC, c/o Capital One, N.a., POB 41067, Norfolk VA 23541 |
| 519486314 | + Email/Text: enotifications@santanderconsumerusa.com | Aug 28 2023 20:35:00 | Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244 |
| 519538810 | + Email/Text: bncmail@w-legal.com | Aug 28 2023 20:35:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 519486317 | Email/Text: DASPUBREC@transunion.com | Aug 28 2023 20:35:00 | TransUnion, 555 W. Adams Street, Chicago, IL 60661 |
| 519486316 | + Email/Text: bncmail@w-legal.com | Aug 28 2023 20:35:00 | Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475 |
| 519486318 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Aug 28 2023 20:37:05 | Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001 |
| 519493336 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Aug 28 2023 20:37:05 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 519486313 | | MEB Loan Trust IV, 695 Cross Street, Suite 277, NJ 08704 |
| 519512947 | *+ | MEB LOAN TRUST IV, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720 |
| 519493337 | * | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 519501417 | * | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2023 at the address(es) listed below:

| Name | Email Address |
|------------------------|---|
| David Wolff | dwtrustee@verizon.net NJ50@ecfbis.com |
| David Wolff | on behalf of Trustee David Wolff dwtrustee@verizon.net NJ50@ecfbis.com |
| David Wolff | on behalf of Attorney Law Offices of David Wolff LLC dwtrustee@verizon.net |
| Denise E. Carlon | on behalf of Creditor Wilmington Savings Fund Society FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Gavin Stewart | on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com |
| Phillip Andrew Raymond | on behalf of Creditor Wilmington Savings Fund Society FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com |
| Rodney Nelson | on behalf of Debtor Yvette Holmes rodneyknelson9@gmail.com rahafalrehaili@labayenlaw.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 8